

Please type a plus sign (+) inside this box →

+

EXPRESS MAIL NO.: EV 315551277 US

PTO/SB/08A (08-00)

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

**Complete if Known**

Application Number	10/699,631
Filing Date	October 30, 2003
First Named Inventor	SAENZ
Group Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	VCAT-001/03US

Sheet 1 of 1

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code <sup>2</sup> (if known)		
/K/		5,615,341		Agrawal et al.	03-25-1997
		5,833,538		Weiss	11-10-1998
		5,890,151		Agrawal et al.	03-30-1999
		5,930,764		Melchione et al.	07-27-1999
		5,978,788		Castelli et al.	11-02-1999
		5,966,695		Melchione et al.	10-12-1999
		6,003,013		Boushy et al.	12-14-1999
		6,122,628		Castelli et al.	09-19-2000
		6,134,541		Castelli et al.	10-17-2000
		6,161,103		Rauer et al.	12-12-2000
		6,169,985	B1	Almgren et al.	01-02-2001
		6,178,425	B1	Brodersen et al.	01-23-2001
		6,203,427	B1	Walker et al.	03-20-2001
		6,205,447	B1	Malloy	03-20-2001
		6,236,977	B1	Verba et al.	05-22-2001
		6,244,958	B1	Acres	06-12-2001
		6,257,981	B1	Acres et al.	07-10-2001
		US 2001/0013004	A1	Haris et al.	08-09-2001
		6,285,983	B1	Jenkins	09-04-2001
		6,293,866	B1	Walker et al.	09-25-2001
		6,302,793	B1	Fertitta, III et al.	10-16-2001
		6,319,125	B1	Acres	11-20-2001
		US 2002/0004745	A1	Bascobert et al.	01-10-2002
		6,431,983	B2	Acres et al.	08-13-2002
		RE37,885	E	Acres et al.	10-15-2002
		US2002/0155887	A1	Criss-Puszkiewicz et al.	10-24-2002
		6,480,850	B1	Veldhuisen	11-12-2002
		US2003/0028480	A1	Rowe	02-06-2003

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)			
/K.L./		AU	6190598		Acres Gaming, Inc.	10-22-1998	
/K.L./		WO	98/49642	A1	MCI Communications Corporation	11-05-1998	
/K.L./		WO	00/52553	A2	Siebel Systems	09-08-2000	
		EP	1 035 485	A2	NCR International, Inc.	09-13-2000	
		WO	00/63798	A1	Targit A/S	10-26-2000	
		WO	01/37152	A1	Talmi, Ltd.	02-25-2001	
		WO	01/15030	A1	Ryan	03-01-2001	
		WO	01/22265	A2	Microsoft Corporation	03-29-2001	
		WO	01/25957	A2	Barry	04-12-2001	
		WO	01/37120	A2	Anwar	05-25-2001	
		WO	01/74054	A1	Nortel Networks Limited	10-04-2001	
		WO	01/77787	A2	Siebel Systems, Inc.	10-18-2001	
		WO	01/99004	A2	Carabunga.com, Inc.	12-27-2001	
		WO	02/09006	A1	Accenture LLP	01-31-2002	

Examiner  
Signature

/Khanh Le/

Date  
Considered

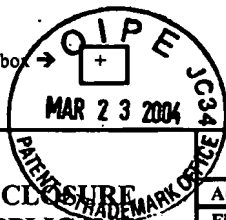
09/10/2007

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number.<sup>2</sup> See attached Kinds of U.S. Patent Documents.<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).<sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.



Please type a plus sign (+) inside this box



PTO/SB/08A (08-00)

Substitute for form 1449A/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (use as many sheets as necessary)				<i>Complete if Known</i>	
				Application Number	10/699,631
				Filing Date	October 30, 2003
				First Named Inventor	SAENZ
				Group Art Unit	3622
				Examiner Name	Unknown
Sheet	2	of	2	Attorney Docket Number	VCAT-001/03US

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
KHL	2	Priming the Profitability Pump; Bank Technology News, pNA, January 1999	
KHL	3	KRAFT, J. Financial Services; Dealerscope, May 2000, Vol. 42; No. 5, pages 1-2 <i>in application # 10/406,561</i>	
KHL	4	Notification of Transmittal of the International Search Report or the Declaration, PCT/US03/10299, International Searching Authority, mailed January 27, 2004 <i>submitted in parent App. # 10/406,561</i>	

Examiner Signature	<i>Charles</i>	Date Considered	9/10/2007
--------------------	----------------	-----------------	-----------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number.

<sup>2</sup> Applicant is to place a check mark here if English language Translation attached.